Invest in Your future **Dates to Remember**

You must submit your retirement application to INPRS no later than 90 days before your retirement date to ensure a smooth transition between your last paycheck and your first benefit payment.

If retiring on:	Apply on:
Dec. 1, 2013	Sept. 1, 2013
Jan. 1, 2014	Oct. 1, 2013
Feb. 1, 2014	Nov. 1, 2013
March 1, 2014	Dec. 1, 2013
April 1, 2014	Jan. 1, 2014
May 1, 2014	Feb. 1, 2014
June 1, 2014	March 1, 2014
July 1, 2014	April 1, 2014
Aug. 1, 2014	May 1, 2014

INPRS

Retirement Services One North Capitol, Suite 001 Indianapolis, IN 46204





Give yourself a positive outlook

Read inside for information on our Retirement Benefit Workshops.

Register today to start planning your future.





Will you

be able

to sustain your

lifestyle throughout your

pan? Have you discussed

life span? Have you discussed your thoughts and ideas with your spouse? If not, you may want to candidly engage in conversation about how the two of you want to make the transition.

You may want to relax at home while your spouse may want to travel. As you talk about the future and the resources you will have available, consider factors such as rising inflation and longer life expectancies. Will your combined

incomes be enough to sustain your lifestyle throughout your life span?

Besides Social Security and your PERF pension, have you explored other avenues of securing a steady cash flow during your retirement years? You may want to meet with a financial advisor to discuss your retirement needs based on your goals.

There are many things to reflect on as you approach retirement.

Be prepared by finding out more about your PERF pension benefit.

Register for a retirement benefit workshop in your area.

ATTEND A PERF RETIREMENT BENEFIT WORKSHOP

re you within 18
months of retirement?
If so, sign up today
for a PERF retirement benefit
workshop to receive:

- Information to help you budget for retirement
- A personalized benefit estimate
- Explanation of retirement options
- Step-by-step instructions for completing a retirement application
- Information about working after retirement

Answers to your retirement questions

Do you need a little help completing a retirement application? If so, you can attend the last hour of any workshop for a hands-on walkthrough of your application. You can also browse PERF's step-by-step application guide video at http://www.youtube.com/INPRS. Or, you can access the YouTube video by scanning the QR code* below with your smartphone.



^{*}QR code readers are available at iTunes for iPhone users and Google Play for Android users.

WOULD YOU LIKE TO ATTEND A RETIREMENT BENEFIT WORKSHOP?

If you answered *yes*, find the location nearest you and visit our Web site at www.inprs.in.gov to obtain the dates we will be in your area.

Workshop locations are listed below:

Anderson	Goshen	LaPorte	Plainfield
Bedford	Greencastle	Lawrenceburg	Portland
Beech Grove	Greenfield	Lebanon	Rensselaer
Bloomington	Greensburg	Logansport	Richmond
Brownsburg	Greenwood	Marion	Terre Haute
Carmel	Indianapolis	Martinsville	Valparaiso
Corydon	Jasper	Merrillville	Vincennes
Crawfordsville	Jeffersonville	Mishawaka	Wabash
Evansville	Kendallville	Muncie	Warsaw
Fort Wayne	Kokomo	New Castle	Washington
Frankfort	Lafayette	Noblesville	Westville

Session times:

1 p.m. - 3:30 p.m.

(unless otherwise noted at $\underline{www.inprs.in.gov}$)

Register in one of the following ways:

- Go online to www.inprs.in.gov, click "Retirement Education," then click "Workshops." Click "Public Employees' Retirement Fund registration" to complete the online registration form, or
- By phone, toll-free at (888) 526-1687.